



Order Filed on February 22, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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(518) 786-9069  
Attorneys for Creditor, M&T Bank

In Re:

Stephanie L. McGurney,  
  
Debtor.

Case No.: 18-31535-JNP

Judge: Hon. Jerrold N. Poslusny

Chapter: 13

**ORDER VACATING AUTOMATIC STAY**

The relief set forth on the following page, numbered two (2) is hereby  
**ORDERED.**

**DATED: February 22, 2022**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

**Page 2**

Debtor: **STEPHANIE L. MCGURNEY**

Case No.: **18-31535-JNP**

Caption of Order: **Order Vacating Automatic Stay**

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Upon the motion of Creditor, M&T Bank, on behalf of itself and its successors and/or assigns (hereinafter collectively “Secured Creditor” and/or Movant), under Bankruptcy Code §362(d) and 1301 (c) for relief from the automatic stay and co-debtor stay as to certain property as hereinafter set forth, and for cause shown,

ORDERED as follows:

The automatic stay of Bankruptcy Code Section 362(a) and 1301 (c) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

Land and premises commonly known as **48 South Terrace Avenue, Maple Shade, New jersey 08052**

It is further ORDERED that the movant, its successors or assignees, may proceed with its right and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff’s sale, in addition to potentially pursuing other loss mitigation alternatives, including but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff’s sale (or purchaser’s assignee) may take any legal action for enforcement to possession of the property.

The movant may join the debtor and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this Order on the debtor, any trustee and any other party who entered an appearance on the motion.

The Trustee shall receive notice of any surplus monies received.

In re:  
Stephanie L. McGurney  
Debtor

Case No. 18-31535-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 22, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2022:

Recip ID	Recipient Name and Address
db	+ Stephanie L. McGurney, 48 S. Terrace Ave., Maple Shade, NJ 08052-3233

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Gunnar Devine, Jr	on behalf of Creditor M&T BANK jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com
Richard Gerbino	on behalf of Creditor M&T BANK rgerbino@schillerknapp.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

District/off: 0312-1

User: admin

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Date Rcvd: Feb 22, 2022

Form ID: pdf903

Total Noticed: 1

Richard James Tracy, III

on behalf of Creditor M&T BANK richard.tracy.iii@gmail.com  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Thomas G. Egner

on behalf of Debtor Stephanie L. McGurney tegner@mcdowelllegal.com  
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9